

United States Bankruptcy Court

Eastern District of Virginia
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 10-50205-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wayne Bowen Williams
108 Joanne Circle
Seaford, VA 23696

Cindy Williams
108 Joanne Circle
Seaford, VA 23696

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-5383

Joint Debtor: xxx-xx-7085

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Wayne Bowen Williams and Cindy Williams are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 19, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0422-6
Case: 10-50205

User: admin
Form ID: B18

Page 1 of 2
Total Noticed: 69

Date Rcvd: May 19, 2010

The following entities were noticed by first class mail on May 21, 2010.
db/jdb Wayne Bowen Williams, Cindy Williams, 108 Joanne Circle, Seaford, VA 23696
9526276 +ALFONSO TRUJILLO, 8912 HALLSTON TRAIL NW, ALBUQUERQUE NM 87114-4576
9469158 +ALLEGANEY POWER, 800 CABINHILL DR, GREENSBURG, PA 15606-0001
9469157 +ALLTEL COMMUNICATIONS, P.O. BOX 3397, BLOOMINGTON, IL 61702-3397
9469156 +ANTIQUE CHIC FURNITURE, 2460 WEST MAIN STREET, SAINT CHARLES, IL 60175-1081
9469155 ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809
(address filed with court: APPLIED BANK, P.O. BOX 10210, WILMINGTON, DE 19850)
9526280 +American Hotel Registry, 100 South Milwaukee Ave., Vernon Hills, Ill 60061-4322
9469154 +BAXLEY SMITH, 5060 M H ROURKE DR, SHALLOTTE, NC 28470-4552
9469152 +BF BUSINESS SOLUTION, P.O. BOX 70995, CHARLOTTE, NC 28272-0995
9526275 BOSE CORP, THE MOUNTAIN, FARMINGTON MA 01701
9526279 +Blake Computer, 3 Nelson Street, Luray, Va 22835-1719
9526278 +Boys Buds and Branch, 131 East Main Street, Luray, Va 22835-1365
9469150 +CAVALIERE TELEPHONE, P.O. BOX 9001111, LOUISVILLE, KY 40290-1111
9469149 +CHASE, 10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127-5705
9526274 +COLUMBIA HOUSE, P.O. BOX 91601, RANTOUL ILL 61866-8601
9469147 +COMCAST CABLE, P.O. BOX 3005, SOUTHEASTERN, PA 19398-3005
9469146 +COMMONWEALTH OF VA, 3600 W BROAD STREET, RICHMOND, VA 23230-4915
9469145 CONOCO PHILLIPS, P.O. BOX 5497, SIOUX FALLS, SD 57117
9495315 +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,
88 Union Avenue Suite 700, Memphis, TN 38103-5128
9469143 +DAILY PRESS, 7505 WARWICK BLVD, NEWPORT NEWS, VA 23607-1500
9469142 +DELL COMPUTER, 12234 N IH 35 SB BLDG B, AUSTIN, TX 78753-1724
9469141 +DEPT OD EDUCATION, 11100 USA PRKWAY, FISHER, IN 46037-9203
9469140 DEPT OF ED/SALLE MAE, 11100 USA PKWAY, FISHER, IN 46037
9469139 +DIANNE WALKER, C/O DEL SOL TANNING, 12809 - D JEFFERSON AVE, NEWPORT NEWS, VA 23608-3035
9469138 +DOMINION POWER, P.O. BOX 26543, RICHMOND, VA 23290-0001
9469134 +GENERAL RVENUE CORP, 11100 USA PARKWAY #MC8365, FISHERS, MT 46037-9203
9469133 +GRAND FURNITURE, 1305 BAKER RD, VIRGINIA BEACH, VA 23455-3317
9526277 Helen Moss, 3 Rte de Quillan, 11500 St Louis et Parahou, France
9469130 +KITCHEN TUNE UP, P.O. BOX 1319, WILLIAMSBURG, VA 23187-1319
9469129 LOUDERBECK IMPLEMENTS CO, 561 E MAIN STREET, STANLEY, VA 22851
9469128 +LURAY CAVERNS, P.O. BOX 748, LURAY, VA 22835-0748
9526283 +MACKEN LAW FIRM LLC, 6000 INDDINA SCHOOL RD SUITE 100, ALBUQUERQUE 87110-4179
9469127 +MAX IMAGING, 7800 PHOENIX AVE NE STE G, ALBUQUERQUE, NM 87110-3761
9526282 +MAXX IMAGING, 7800 PHOENIX AVE SUITE G, ALBUQUERQUE NM 87110-3761
9469125 +MR JANNEY, 12 S COURT ST, LURAY, VA 22835-1223
9469124 +NEW YORK DAILY NEWS, 450 W 33RD STREET, NEW YORK, NY 10001-2681
9469123 +NEW YORK POST, 1211 AVENUE OF THE AMERICAS, NEW YORK, NY 10036-8790
9469122 +PAGE VALLEY BANK, P.O. BOX 609, LURAY, VA 22835-0609
9469121 +PREMIER TECHNICAL SERVICES, 312 E MAIN STREET, LURAY, VA 22835-2030
9469120 +REX BURNER, 3148 U S HIGHWAY BUSINES 340, LURAY, VA 22835-6452
9469119 SALLIE MAE, 111000 USA PARKWAY, FISHERS, IN 46037
9469118 +SALLY AND MIKE DIXON, 275 CHAPEL RD, STANLEY, VA 22851-4130
9469117 +SMITH ELECTRIC, 22 RICHLAND DR, NEWPORT NEWS, VA 23608-1309
9469116 SPECIALIZED LOAN SERVICES LLC, 8742 LUCENT BLVD STE 300, ATLANTA, GA 30348
9469115 STANLEY FLORIST, 186 E MAIN STREET, STANLEY, VA 22851
9469114 STATE OF VA INCOME TAX, 36000 W BROAD STREET, RICHMOND, VA 23230
9469113 +TERRAPIN FINANCIAL, 124 JEFFERSON DR, PITTSBURGH, PA 15228-2116
9469112 +THOMAS MACKEN, 6000 INDIAN SCHOOL RD STE 100, ALBUQUERQUE, NM 87110-4179
9526273 +TIME LIFE, P.O. BOX 4002011, DES MOINES IA 50340-2011
9526272 +TOTAL GYM, 1230 AMERICAN BLVD, WEST CHESTER, PA 19380-4264
9469111 +TOWN OF STANLEY, P.O. BOX 220, STANLEY, VA 22851-0220
9469110 VALLEY PROPANE, 163 KARL JENKINS AVE, STANLEY, VA 22851
9469108 +VICTORIAN HOUSE, 138 E MAIN STREET, LURAY, VA 22835-1366
9469107 +VIRGINIAN PILOT, 150 W BREMBLETON AVE, NORFOLK, VA 23510-2075
9469105 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: WFS/WACHOVIA DEALER, P.O. BOX 1697, WINTERVILLE, NC 28590)
9469106 +WASHINGTON TIMES, 3600 NEW YORK AVE NE, WASHINGTON, DC 20002-1996
9469104 YORK COUNTY TAX COLLECTOR, 220 BALLARD STREET, YORKTOWN, VA 23690

The following entities were noticed by electronic transmission on May 19, 2010.

tr +EDI: QDRRUBY.COM May 19 2010 20:18:00 David R. Ruby,
McSweeney Crump Childress & Temple, P.C., P. O. Box 1463, Richmond, VA 23218-1463
9469153 +E-mail/Text: L_raiford@bayportcu.org BAYPORT CREDIT UNION,
3711 HUNTINGTON DR, NEWPORT NEWS, VA 23607-2795
9469151 +EDI: CAPITALONE.COM May 19 2010 20:18:00 CAPITAL ONE, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
9469148 EDI: CHRYSLER.COM May 19 2010 20:18:00 CHRYSLER FINANCIAL, 5225 CROOKS RD STE 140,
TROY, MI 48098
9469144 +EDI: RCSFNBMARIN.COM May 19 2010 20:18:00 CREDIT ONE BANK, P.O. BOX 98872,
LAS VEGAS, NV 89193-8872
9469137 +E-mail/Text: bankruptcy@centurylink.com EMBARQ, P.O. BOX 96064,
CHARLOTTE, NC 28296-0064
9469136 +EDI: AMINFOFP.COM May 19 2010 20:18:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868
9469135 +EDI: RMSC.COM May 19 2010 20:18:00 GE MONEY BANK/ LOWES, P.O. BOX 981064,
EL PASO, TX 79998-1064
9469131 EDI: HFC.COM May 19 2010 20:18:00 HSBC COMP USA, P.O. BOX 15524, WILMINGTON, DE 19850
9469132 +EDI: HFC.COM May 19 2010 20:18:00 HSBC BANK, P.O. BOX 81622, SALINAS, CA 93912-1622
9469126 +EDI: MERRICKBANK.COM May 19 2010 20:18:00 MERRICK BANK, P.O. BOX 5000,
DRAPER, UT 84020-5000

District/off: 0422-6
Case: 10-50205

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 69

Date Rcvd: May 19, 2010

The following entities were noticed by electronic transmission (continued)
9469109 +EDI: AFNIVZWIRE.COM May 19 2010 20:13:00 VERIZON WIRELESS, 5175 EMERALD PARKWAY,
DUBLIN, OH 43017-1067
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Chrysler Financial Services Americas, LLC f/k/a Da
9526281 CORRECTED ADDRESSES
aty* +David R. Ruby, McSweeney Crump Childress & Temple, P.C., P. O. Box 1463,
Richmond, VA 23218-1463
cr* +Chrysler Financial Services Americas, LLC, C/O Hale, Dewey, & Knight, PLLC,
88 Union Avenue Suite 700, Memphis, TN 38103-5128
TOTALS: 2, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2010

Signature:

